

## **Brookland Management Limited (BML) Building Insurance Water Escape Claim Guide**

Our building insurance policy now includes a £2500 excess for water egress/escape claims. Based on the decision of the directors and a majority of shareholders, BML will no longer cover the entire £2500 excess for any internal water leaks caused by a flat above. Instead, the excess payment will be shared equally between the responsible leaseholder and BML. The guidelines below outline the new process:

- **Water Escape Between Flats:** When a water leak from an upper-floor flat causes damage to a lower flat, both parties should collaborate to find a solution, obtain quotes, and plan for repairs in a cooperative manner.
- **Excess Sharing for Claims Exceeding £2,500:** If a claim is required and repair costs exceed £2,500, the responsible leaseholder will contribute £1250 toward the excess, and BML will cover the remaining £1250.
- **Repairs Under £2500:** For repair costs under £2500, the responsible leaseholder will be responsible for both agreeing on and covering the cost of repairs. BML will not contribute to these expenses.
- **Damage from Roof Leaks:** In cases where damage exceeding £500 is caused by water escape from the roof (e.g., due to rain or storm damage), BML will cover the full £500 excess, following a complete and reasonable assessment.

These guidelines are in accordance with The Fourth Schedule, Clause XVI of the Lease.

**BROOKLAND MANAGEMENT LIMITED**

July 2025